

What are APIs, and why should you care?

An API (Application Programming Interface) is a set of technology guidelines and tools that enables software developers to build connections between two systems. APIs allow for speedier transactions and facilitate data access and analysis.

Application

The tools, games, social networks, and other software we use every day.

Programming

How developers and engineers create the software.

Interface

A common boundary shared by two applications or programs that allows them to communicate.

Plugging into APIs

Think of an API as a wall socket: You don't need to know anything about the theory of electricity or how it's delivered. You simply plug the appliance into the socket and it works.

1 The appliance represents another piece of software.

2 The API receives a request from the appliance and answers it by delivering the electricity.

3 The electricity represents the information contained in a piece of software.

Why APIs and why now?

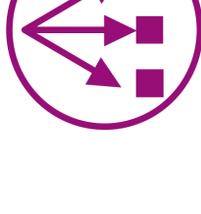


Speed

“My time is valuable—provide service immediately.”

Access

“Know who I am, but don't get in my way.”



Ubiquity

“Be there when and where I need you to be.”

APIs are everywhere¹

Social Media

APIs are how we access family photos on Facebook, view videos on YouTube, and communicate in real time with friends and followers on Twitter.

Payments

With APIs, you can split restaurant tabs with companions, contribute to charities, or shop from your living room.



Healthcare

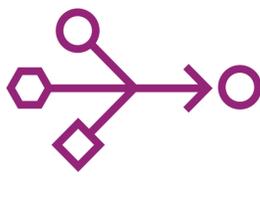
With APIs, patients can access their lab results, providers can access analytics, and researchers can access clinical and claims data.



APIs make business functions more efficient²

Automation

APIs can automate processes to save countless hours of manual effort.



Integration

APIs can integrate multiple services and streamline sales strategies across all channels.

Report Creation

APIs can create spreadsheets, dashboards, and presentations—and update them automatically.



Unlimited API Options³

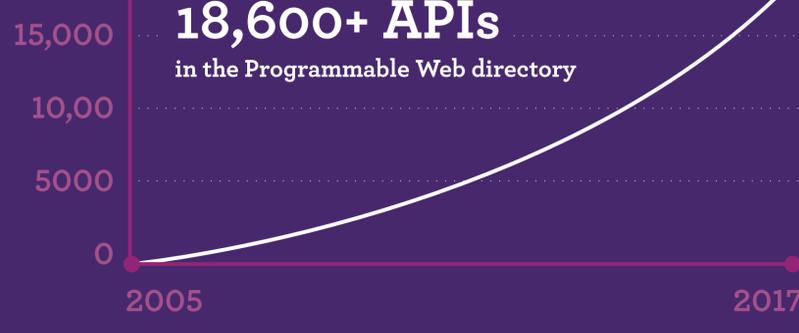
With the huge pool of available APIs, savvy businesses can:



Simplify business processes and consumer experiences.



Reach more customers by embedding their own APIs into the platforms of other companies.



For more information on how APIs can simplify your life and contribute to your company's success, contact your Wells Fargo Treasury Management representative.

¹API 101, apievangelist.com

²“Why every small business needs to understand APIs,” Jonathon Taylor, April 26, 2016, Infusionsoft.com

³Programmable Web, November 10, 2017